

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

WILLIAM M. ROLLEY  
TRACEY LYNN ROLLEY  
Debtor(s)

Case No. 20-20228CMB

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/21/2020.
- 2) The plan was confirmed on 03/02/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/04/2020, 05/10/2022, 09/02/2022, 01/30/2023, 02/14/2023, 03/31/2023.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 01/22/2025.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$102,726.00.
- 10) Amount of unsecured claims discharged without full payment: \$111,135.60.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$144,629.15
Less amount refunded to debtor	\$1,773.31

**NET RECEIPTS:** **\$142,855.84**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$12,662.32
Court Costs	\$0.00
Trustee Expenses & Compensation	\$7,161.34
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$19,823.66**

Attorney fees paid and disclosed by debtor: \$1,425.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY BANK LEASE TRUST**	Priority	0.00	28,124.38	27,374.37	27,374.37	0.00
BANK OF AMERICA NA**	Unsecured	12,793.00	11,825.41	11,825.41	1,458.55	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	4,539.00	4,831.37	4,831.37	595.90	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	558.00	606.05	606.05	74.75	0.00
DISCOVER BANK(*)	Unsecured	3,481.00	3,481.77	3,481.77	429.44	0.00
DISCOVER BANK(*)	Unsecured	1,124.00	1,301.95	1,301.95	160.58	0.00
DUQUESNE LIGHT COMPANY(*)	Unsecured	NA	110.17	110.17	13.59	0.00
HSBC BANK USA NA	Unsecured	3,978.00	3,966.97	3,966.97	489.29	0.00
HYUNDAI LEASE TITLING TRUST	Priority	0.00	16,344.90	16,344.90	16,344.90	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	1,116.00	1,116.10	1,116.10	137.66	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	1,851.00	1,851.84	1,851.84	228.41	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	705.00	1,061.52	1,061.52	130.93	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	6,736.00	7,290.13	7,290.13	899.16	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	1,836.00	2,013.48	2,013.48	248.34	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	NA	8,019.38	8,019.38	989.11	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	NA	4,592.88	4,592.88	566.49	0.00
JPMORGAN CHASE BANK NA S/B/M/T	Unsecured	449.00	592.67	592.67	73.10	0.00
JPMORGAN CHASE BANK NA S/B/M/T	Unsecured	7,953.00	8,466.84	8,466.84	1,044.30	0.00
LENDING CLUB CORP*	Unsecured	18,838.00	18,838.04	18,838.04	2,323.48	0.00
LVNV FUNDING LLC	Unsecured	NA	0.00	0.00	0.00	0.00
LVNV FUNDING LLC	Unsecured	NA	0.00	0.00	0.00	0.00
LVNV FUNDING LLC	Unsecured	2,116.00	923.52	923.52	113.91	0.00
LVNV FUNDING LLC	Unsecured	1,714.00	1,682.92	1,682.92	207.57	0.00
LVNV FUNDING LLC	Unsecured	502.00	675.98	675.98	83.38	0.00
LVNV FUNDING LLC	Unsecured	2,639.00	2,951.24	2,951.24	364.01	0.00
PCA ACQUISITIONS V LLC	Unsecured	2,555.00	2,590.25	2,590.25	319.48	0.00
PCA ACQUISITIONS V LLC	Unsecured	2,274.00	2,274.42	2,274.42	280.53	0.00
PCA ACQUISITIONS V LLC	Unsecured	2,700.00	2,738.66	2,738.66	337.79	0.00
PCA ACQUISITIONS V LLC	Unsecured	976.00	1,014.89	1,014.89	125.18	0.00
PENNYSMAC LOAN SERVICES LLC	Secured	117,240.00	116,337.49	0.00	63,994.94	0.00
PENNYSMAC LOAN SERVICES LLC	Secured	0.00	1,109.15	1,109.15	1,109.15	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,101.00	1,984.26	1,984.26	244.74	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,910.00	2,390.80	2,390.80	294.88	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	4,032.00	4,413.69	4,413.69	544.38	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	268.00	364.61	364.61	44.97	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	4,637.00	5,611.11	5,611.11	692.07	0.00
RBS CITIZENS NA(*)	Unsecured	5,173.00	NA	NA	0.00	0.00
RESURGENT RECEIVABLES LLC	Unsecured	0.00	5,173.37	5,173.37	638.08	0.00
SYNCHRONY BANK**	Unsecured	4,451.00	NA	NA	0.00	0.00
UPMC HEALTH SERVICES	Unsecured	229.00	254.13	254.13	31.34	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	190.00	190.00	23.43	0.00
WAL MART	Unsecured	520.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$63,994.94	\$0.00
Mortgage Arrearage	\$1,109.15	\$1,109.15	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$1,109.15</b>	<b>\$65,104.09</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$43,719.27	\$43,719.27	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$43,719.27</b>	<b>\$43,719.27</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$115,200.42</b>	<b>\$14,208.82</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$19,823.66</u>
Disbursements to Creditors	<u>\$123,032.18</u>

<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$142,855.84</u></b>
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/16/2025

By: /s/ Ronda J. Winnecour

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.